Crop loan insurance scheme

*464. SHRI W. ANGOU SINGH: Will the Minister of AGRICULTURE be pleased to state:

(a) the amount released so far to States for implementation of crop loan insurance scheme, State- wise;

(b) in which States such facilities are available now; and

(c) the measures taken by Government for continuation of crop loans to the needy farmers of North-Eastern States?

THE MINISTER OF AGRICULTURE (SHRI AJIT SINGH): (a) to (c) A Statement is laid on the Table of the Sabha.

Statement

(a) No State-wise releases are made by the Government of India (GoI) under National Agricultural Insurance Scheme (NAIS). However, as per provision of the scheme, GoI makes available its share (50%) of financial liabilities on account of making payment of insurance claims; premia-subsidy; administrative and operational expenses etc. to General Insurance Corporation of India (GIC) which is the Implementing Agency (IA) of the scheme.

The amount released to GIC so far by the GoI for the implementation of NAIS is given as under:-

Year	Amount Releasd (Rs. in crores)
1999-2000	46.68
2000-2001	139.00
2001-2002	195.00 (Till date)

(b) NAIS is voluntary in nature and available for implementation to all the States/Union Territories. So far, following States/Union Territories have opted for the implementation of the scheme:-

1. Andhra Pradesh, 2. Assam, 3. Bihar, 4. Chhattisgarh, 5. Goa, 6. Gujarat, 7. Himachal Pradesh, 8. Jharkhand, 9. Karnataka, 10. Kerala, 11. Madhya Pradesh, 12. Maharashtra, 13. Meghalaya, 14. Orissa, 15. Sikkim, 16. Tamil Nadu, 17. Uttar Pradesh, 18. West Bengal, 19. Andaman & Nicobar Islands, 20. Pondicherry.

(c) National Agricultural and Rural Development Bank (NABARD) responsible for improving the flow of production credit (crop loan) have taken the following steps to encourage crop loan in North- East States:-

— Minimum recovery norms for sanction of short-term credit limit have been relaxed.

— Norms in the discipline of Minimum involvement of Internal Lendable resources of the Banks for availing refinance for Short-Term (Seasonal Agricultural Operation) have been relaxed.

— Cooperative Banks operating in NER are charged interest at the minimum rate *i.e.* 5.5% irrespective of their level of dependence on Short Term (Seasonal Agricultural Operations) refinance.

— Kisan Credit Card Scheme aimed at providing adequate and timely production credit support to the farmers from banking system has been launched.

SHRI W. ANGOU SINGH: As for the facilities to be given under the Crop Loan Insurance Scheme, the statement shows that some parts of the North-East have been neglected, specially, Manipur, Nagaland, Mizoram and Arunachal Pradesh. In that respect, I want to know from the hon. Minister as to the facilities which are to be extended to these areas.

SHRI AJIT SINGH: Sir, at present, eighteen States and two Union Territories have implemented this scheme. Fifty per cent of the premium is to be subsidised by the Central and the State Government concerned in respect of small and Marginal farmers. In the North-East, Meghalaya has agreed and Assam and Sikkim also have agreed. The other States have not taken up this scheme. It is up to them to accept it. They have to pay fifty per cent of the premia—subsidy. Punjab and Haryana have also not implemented this scheme.

SHRI W. ANGOU SINGH: Sir, I feel that in the North-Eastern region, the Crop Loan Scheme has not been implemented well. Most of the State Cooperative Banks are almost defunct because of the poor recovery position. The North-Eastern areas are mostly affected by the insurgent problem and hence the recovery is difficult. The hon. Minister, in his reply, has stated that the minimum recovery norms for sanction of short-term credit limit have been relaxed. I want to know whether this relaxation is for all the States or specially for the North-Eastern region, as this area has not received crop loans for so long. In that respect, what measures have been taken by the Government,

specially for the North-Eastern region, to make the State Cooperative Banks, which are almost defunct, function?

SHRI AJIT SINGH: Sir, there are special problems about the loan scheme for the North-East, and, therefore, the NABARD has taken various steps to improve the flow of credit to the North- Eastern States. Some of them are: minimum recovery norms for sanction of short-term credit limit have been relaxed; norms in the discipline of minimum involvement of internal lendable resources of the Banks for availing refinance for Short-Term (Seasonal Agricultural Operations) have been relaxed; co-operative Banks operating in the North-Eastern Region are charged interest at the minimum rate, *i.e* five-and-a-half per cent, irrespective of their level of dependence on short-term refinance; Kisan Credit Scheme aimed at providing adequate and timely provision credit support to the farmers has also been launched in the North-Eastern States.

श्री नागेन्द्र नाथ ओझा: चेयरमैन सर, ऋण की और बीमा की इस योजना का स्वागत देश भर में हुआ है। लेकिन कृषि के क्षेत्र में बड़ी संख्या में जो खेत मजदूर हैं, अचानक फसल के मारे जाने पर, अकाल या सूखा हो जाने पर, सबसे ज्यादा भुक्तभोगी की स्थिति में वे ही होते हैं। उनके लिए कई ऋण की योजनाएं हैं। लेकिन अचानक जब यह स्थिति उत्पन्न होती है तो वे बेसहारा हो जाते हैं। वैसी स्थिति में क्या उनके लिए क्रेडिट कार्ड की कोई योजना विचारार्थ सरकार के सम्मुख है कि ऐसी स्थिति में उनके लिए भी क्रेडिट कार्ड हो ताकि बैंकों से ऋण लेकर वे अपनी सहायता कर सकें।

श्री अजीत सिंह: माननीय सदस्य की चिंता खेतिहर मजदूरों के लिए है और यह सही चिंता है क्योंकि जब ड्राउट या फ्लड आता है तो उनके ऊपर इसका बहुत असर पड़ता है। इसमें उनके लिए कोई सोशल नेटवर्क होना चाहिए, कुछ होना चाहिए और इसके बारे में लेबर मिनिस्ट्री में कई बार डिसकशन भी हुआ है। कई स्कीमें उनके हाथ में हैं। लेकिन खास तौर पर यह जो क्रेडिट कार्ड की स्कीम है, यह तो किसान क्रेडिट कार्ड के लिए है। खेतिहर मजदूरों के लिए नहीं है।

SHRI B. P. SINGHAL: Sir, I would like to know, since the starting of this Scheme, what the performance has been in the matter of return of the loan; the percentage of money that has been returned and the percentage of money that is deemed to have been lost.

श्री अजीत सिंह: ये तो क्राप इंश्योरेंस की बात कर रहे हैं। इसमें लोन की बात नहीं है। जब क्राप इंश्योरेंस दी जाती है तो उसमें सबसे पहला जो लोन है उसमें उनके लिए क्राप इंश्योरेंस की बात जरूरी कर दी गयी है। अगर कोई किसान बीमा-योग्य फसलों के लिए लोन लेता है

एग्रीकल्चर आपरेशन के अन्तर्गत तो उनके लिए इंश्योरेंस जरूरी है। पहला पेमेंट भी उसका जो है अगर क्राप की फेल्योर होती है तो जो उसका लोन है पहले उसी को पे किया जाता है।

SHRI PRANAB MUKHERJEE: Sir, the hon. Minister has given in the statement the figures, year-wise, of the amount released by the Government of India to GIC which is operationalising the Scheme, and for 2001-2002, he has stated "195.00 (till date)'. Which is the reference date? You should have specified the date on which you have signed the papers or on which you have got the information from the GIC. Till date means which date? But that is beside the point. What I would like to know from the hon. Minister is this. It is true that the Government of India does not maintain any State-wise break-up of the number of persons who are covered by the Crop Insurance Scheme, but as the Scheme is an innovative one, and we should encourage it, surely, the GIC and its subsidiaries are maintaining some sort of State-wise break-up from where we can get an idea about which States are taking advantage of the Scheme and which States are lagging behind so that we can take corrective measures at the appropriate level. Would the hon. Minister care to collect the information from the GIC which is the operational agency in this case, and subsequently, place the information before us? In this connection, I would also like to know from the hon. Minister what the contribution of the individuals is or whether the entire share of 50 per cent is coming from the States so far as the premium is concerned, so far as the administrative and operational expenses are concerned and so far as the premium subsidy is concerned.

I would like to know from the hon. Minister whether the balance 50% is coming from the States or whether the States are also claiming part of it from the premium paid by the individual farmers who are getting their crops insured.

SHRI AJIT SINGH: Sir, the hon. Member is correct that the State-wise data is maintained by the GIC. That is available and that would be circulated. As far as the contribution of 50% is concerned, the premium is shared by the Union Government and the State Government. The rest is paid by the farmer.

SHRI PRANAB MUKHERJEE: Is this figure of Rs. 46.68 crores for the year 1999-2000 the aggregate figure? Or, is Rs. 46.68 crores of the Central Government and Rs. 46.68 crores of the State Governments?

SHRI AJIT SINGH: These are the Central figures.

SHRI PRANAB MUKHERJEE: That means the actual amount released from the Government kitty would be doubled.

SHRI AJIT SINGH: As regards the total insurance claim paid for kharif 2000 is concerned, the figures are there. Many States have not paid their share and that is why their money has not been paid. The claims are there. There is a claim of Rs. 20 crores from Andhra Pradesh just for kharif 2000. Since they have not paid their share, that money has not been paid yet.

SHRI PRANAB MUKHERJEE: So, this is not the aggregate figure which you have given here.

SHRI AJIT SINGH: These figures are the Central share.

प्रो. रामदेव भंडारी: महोदय, राष्ट्रीय कृषि बीमा योजना किसानों के लिए एक अच्छी योजना है दूसरे राज्यों के साथ-साथ बिहार में भी यह योजना लागू है। महोदय, उत्तरी बिहार का बहुत बड़ा भू-भाग हर वर्ष बाढ़ से प्रभावित होता है और करोड़ों रुपये का उसमें नुकसान होता है, जान-माल की हानि होती है। बिहार सरकार को हर वर्ष लगभग हजार करोड़ रुपया इस पर खर्च करना पड़ता है। महोदय, नेपाल से जो नदियां आती हैं उसी वजह से बिहार में बाढ़ आती है और हर वर्ष उसको स्थायी रूप से आना ही है। एक बार नहीं, तीन-तीन और चार-चार बार बाढ़ आती है। यह एक विशेष परिस्थिति है और राष्ट्रीय कृषि बीमा योजना के अनुसार 50 प्रतिशत शेयर सैन्ट्रल गवर्नमेंट देती है। अब सैन्ट्रल गवर्नमेंट का काम है कि वह नेपाल सरकार से बात करके वहां हाई डैम बनाए। दूसरा कोई सोल्यूशन नहीं है। महोदय, जब तक नेपाल में नदियों पर हाई डैम नहीं बनेगा तब तक उत्तरी बिहार में बाढ़ की समस्या का समाधान नहीं हो सकता है। यह एक विशेष और स्थायी परिस्थिति है। मैं माननीय मंत्री जी से यह जानना चाहूंगा कि इस प्रकार की जो विशेष परिस्थिति होती है जिसमें राज्य सरकार को हर वर्ष हजार करोड़ रुपया खर्च करना पड़ता है। ऐसी परिस्थिति के लिए सैन्ट्रल गवर्नमेंट को सिर्फ पचास प्रतिशत हिस्सा नहीं दे करके शत-प्रतिशत भार वहन करना चाहिए, यह मैं मंत्री जी से निवेदन करना चाहता हूं और इस संबंध में जानकारी चाहता हूं।

श्री अजीत सिंह: महोदय, बिहार की बाढ़ के बारे में माननीय सदस्य की चिंता स्वाभाविक है। यह सवाल पहले भी डिसकशन में कई बार उठ चुका है कि नेपाल के साथ बात-चीत करके कोई लांग टर्म सोल्यूशन इस समस्या का निकालना चाहिए। अब मैं आपको यह कहना चाहूंगा कि वह बात-चीत चल रही है, मिनिस्ट्री ऑफ एक्सटर्नल अफेयर्ज़ इस बारे में नेपाल से बात कर रही है और बहुत दिनों से बात हो रही है, लेकिन बिहार की बाढ़ के लिए कहां बांध बनेगा यह बात हम अकेले तय नहीं कर सकते हैं। नेपाल सरकार और हमारी सरकार इस बारे में जागरूक है और बात हो रही है। जहां तक क्रॉप इंशयोरेंस की बात है तो उसमें तो जो किसान क्रॉप इंशयोर्ड कराता है वह ही अपना हिस्सा देता है और सैन्ट्रल तथा स्टेट गवर्नमेंट दोनों इसमें हिस्सा दे रही हैं। इसलिए यह कहना कि बिहार के लिए पूरा पैसा .....**(व्यवधान)**....

प्रो. रामदेव भंडारी: मैं पूरे बिहार की बात नहीं कर रहा हूं, विशेष परिस्थिति की बात कर रहा हूं। मैं वहां का रहने वाला हूं। वहां पर साल में तीन-चार बार तो बाढ़ आनी ही है।

श्री अजीत सिंह: माननीय सदस्य ने उचित कहा है। वहां पर सूखे और बाढ़ की विशेष परिस्थिति के लिए कंटिंजेंसी फंड है, रिलीफ फंड है, लेकिन क्रॉप इंशयोरेंस एक अलग चीज़ है। इससे इसका कोई मतलब नहीं है।

प्रो. रामदेव भंडारी: फिर भी आपको विचार करना चाहिए।

श्री अजीत सिंह: किसी भी स्टेट की विशेष परिस्थिति में जो मदद होनी चाहिए, वहां सूखा पड़े या बाढ़ आए या फिर वहां पर भूकंप आए या लैंडस्लाइड हो उसके लिए केन्द्र सरकार ने एक फंड प्लानिंग कमीशन में बनाया हुआ है जो हर स्टेट गवर्नमेंट को दिया जाता है। फिर एक कंटेंजेंसी फंड भी है ...(**व्यवधान**)... एक स्थाई फंड है प्लानिंग कमीशन के हिसाब से जो हरेक प्रदेश सरकार को दिया जाता है। जब कांटिंजेंसी होती है और प्रदेश सरकार मांग करती है अलग पैसे की तो स्थिति की स्टडी के लिए टीम भेजी जाती है और उसकी रिपोर्ट के आधार पर वह दिया जाता है। महोदय, इसी साल बिहार में बाढ़ आई थी। वहां पर एक सेंट्रल टीम गयी है और उनकी रिपोर्ट आने वाली है। लेकिन हर साल जो स्थाई पैसा दिया जाता है, वह भी बिहार ने खर्च नहीं किया है।

प्रो. रामदेव भंडारी: आप देते कहां हैं, सिर्फ बदनाम करते हैं। ...(**व्यवधान**)...

श्री अजीत सिंह: सभापति जी, अगर बाढ़ आए, सूखा पड़े या भूकम्प आए तो उसमें राजनीति खेलने का किसी का इरादा नहीं होना चाहिए। महोदय, मैं बिहार के बारे में कह रहा हूं। पिछले साल उन्होंने वह अकाउंट नहीं खोला जिसमें बाढ़ और सूखे के लिए यह पैसा दिया जाता है। ....(**व्यवधान**)...

प्रो. रामदेव भंडारी: आप न तो बिजली के लिए पैसा देते हैं, न बाढ़ के लिए। पता नहीं क्यों दुश्मनों जैसा व्यवहार कर रही है बिहार के साथ यह सरकार? आप दिन-रात लगे रहते हैं कि किसी तरह वहां राष्ट्रपति शासन लागू हो जाय। ...(**व्यवधान**)... मगर यह होने वाला नहीं है। आपका सपना पूरा होने वाला नहीं है। वहां हम जम के राज करेंगे।

श्री अजीत सिंह: माननीय सभापति जी, यह पॉलिटिकल इंश्योरेंस चाहते हैं और यह क्रॉप इंश्योरेंस का सवाल है। सभापति महोदय, मैं आपके माध्यम से बिहार की सरकार को इस साल बधाई देना चाह रहा था कि पिछले साल उन्होंने जो फंड नहीं खोला था वहां की गरीब जनता की बाढ़ से मदद करने के लिए, वह इस साल खोलने के लिए उन्होंने कदम उठाया है। इसके लिए वह बधाई के पात्र है। ...(**व्यवधान**)...

SHRI RAVI SHANKAR PRASAD: Sir, it is a happy coincidence that the former Agriculture Minister and the Present Agriculture Minister, both who have played a role in this scheme are present in the House. I see from the reply that the General Insurance Corporation is the nodal implementing agency. But as the experience shows, this agency's infrastructure in rural areas is not that adequate or satisfactory. My question has two parts. What has been the experience of the Government about the efficacy of this nodal agency in regard to implementation of the scheme which is otherwise very laudable? Secondly, the Minister has said that until and unless the 50 per cent share of the State Government is paid, the fund cannot be released. What has been the position in this regard? If the State Governments are not prompt in paying their dues, will the scheme continue at all? It would create a lot of problems. Howe does the Government propose to address this particular aspect?

SHRI AJIT SINGH: Sir, the GIC implements this scheme through the banks. They are there in every village and every place. So this scheme has been implemented in those States which wanted it. It is a voluntary scheme. Once the States enter into it, they cannot get out of it for three years. That is true. But it is a voluntary scheme. Most of the States pay their dues. But, some times, they pay it late. They do pay their share. I would like to say that the experience of the Agriculture Ministry is not bad.

PROF. M. SANKARALINGAM: From the reply it is clear that the Crop Insurance Scheme is not compulsory. It is a voluntary scheme. Those who apply for some loan, come within the purview of this scheme. Considering the vagaries of monsoon and floods, the Crop Insurance Scheme may be made compulsory and the first instalment should be recovered by the Revenue Department from the agriculturists themselves. The contribution which has to be made by the State Government and the Central Government should go to the Revenue Department. Is the Government considering such a scheme?

SHRI AJIT SINGH: Sir, the hon. Member wants that the scheme should be made compulsory for the farmers. But we are not prepared to make it compulsory even for the States. Hence, I don't think that we can compel the farmers to pay for the insurance. There are areas which do not face natural calamities such as drought or floods, and, therefore, we cannot ask the farmers to pay the premium unnecessarily. But the awareness is growing. In fact, Andhra Pradesh took up this scheme...

DR. ALLADI P. RAJKUMAR: It is quite successful there.

SHRI AJIT SINGH: Unfortunately, there was a cyclone in Andhra Pradesh in 1993 and, after this, the awareness about this facility has increased amongst the farmers there. Now, it has been very successful there and it is quite widespread. Many farmers are availing of it. And, initially, Orissa did not take care of this problem. But, after some calamities took place there, there also, the awareness is growing. So, it is a quesiton of spreading the awareness. The cost is not that much. Actually, many of the farmers do not really know that the scheme is available. We need to do more work on this aspect; we need to publicise it and make sure that everyone knows that this scheme is available. And, I am sure, once the farmers belonging to areas, which are prone to natural calamities such as drought and floods, know about it, more and more of them will avail of this scheme.

Railway freight Earnings

*465. SHRI RAJNATH SINGH 'SURYA': Will the Minister of RAILWAYS be pelased to state:

(a) whether the rail revenue earned by freightage of grains came down during April-June this year;

(b) if so, the reasons therefor; and

(c) what is the position in this regard in respect of fertilizers?

THE MINISTER OF RAILWAYS (SHRI NITISH KUMAR): (a) to (c) A Statement is laid on the Table of the Sabha.

Statement

(a) No Sir.

(b) Does not arise.

(c) During the period, April-June, 2001 originating loading of fertilizers is higher than the corresponding period of previous year. However, there is a marginal decrease in the earnings due to shorter lead of offered traffic.

श्री राजनाथ सिंह 'सूर्य': सभापति महोदय, मंत्री जी ने अपने उत्तर के प्रथम भाग में यह कहा है कि अप्रैल-जून के दौरान खाद्यान्न की ढुलाई से अर्जित रेल राजस्व में कमी नहीं आई है, तो मैं मंत्री जी से जानना चाहता हूं कि क्या बढ़ोत्तरी हुई है और यदि बढ़ोत्तरी हुई है तो कितनी बढ़ोत्तरी हुई है?